

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Xay H Dang  
 Debtor

Case No. 17-12004-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 58

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db  
 14478062 +Xay H Dang, 1220 Wellington Street, Philadelphia, PA 19111-4227  
 +American Heritage Federal Credit Union, c/o Michael J. Clark, Esquire,  
 Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 13887925 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 13933790 +Bank of America N.A., P O Box 982284, El Paso, TX 79998-2284  
 13887927 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 13887929 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 14088663 +Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102-1932  
 13887953 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241  
 13887955 +Experian, PO BOX 2002, Allen, TX 75013-2002  
 13887956 +Firstsource, Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609  
 13887957 +Gatestone & Co. International Inc., 1000 N. West St., Suite 1200, Wilmington, DE 19801-1058  
 13887958 Merrick Bank, PO BOX 171379, Philadelphia, PA 19115  
 13887959 +Michael Dougherty, 170 S. Independence Mall West, Suite 874 West,  
 Philadelphia, PA 19106-3323  
 13887963 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 13894279 +Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 13887964 +Philadelphia Municipal Court, 1339 Chestnut Street, 10th Floor,  
 Philadelphia, PA 19107-3519  
 13887965 #+Retrieval Masters Creditors Bureau, 4 Westchester Plaza, Suite 110,  
 Elmsford, NY 10523-1615  
 13887968 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)  
 13904221 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 13887969 +Toyota Motor credit Corp, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
 13887970 TransUnion, PO BOX 1000, Crum Lynne, PA 19022  
 13887974 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 13887973 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 13887975 +Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438  
 13887976 +Wells Fargo Bank Card, Po Box 14517, Des Moines, IA 50306-3517  
 13959650 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:20 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:31  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13887921 +E-mail/Text: broman@amhfcu.org Jul 11 2020 04:20:59 American Heritage Fcu,  
 2060 Red Lion Rd, Philadelphia, PA 19115-1699  
 13920825 +E-mail/Text: bankruptcy@midwestloanservices.com Jul 11 2020 04:20:12  
 American Heritage Federal CU, c/o Midwest Loan Services, 616 Shelden Avenue, Suite 300,  
 P.O. Bo 144, Houghton MI 49931-0144  
 13887922 +E-mail/Text: bankruptcy@midwestloanservices.com Jul 11 2020 04:20:12 American Heritgace FCU,  
 c/o Midwest Loan Services, PO BOX 188, Houghton, MI 49931-0188  
 13887935 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 04:27:40 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 13887931 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 04:27:40 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 13887939 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 11 2020 04:26:40 Cardworks/CW Nexus,  
 Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 13887940 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 11 2020 04:26:40 Cardworks/CW Nexus,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 13887941 +E-mail/Text: mediamanagers@clientservices.com Jul 11 2020 04:19:42 Client Services, Inc.,  
 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816  
 13887952 E-mail/Text: mrdiscen@discover.com Jul 11 2020 04:19:46 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 13887942 +E-mail/Text: electronicbkydocs@nelnet.net Jul 11 2020 04:20:55 Dept Of Ed/582/nelnet,  
 Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
 13887946 +E-mail/Text: electronicbkydocs@nelnet.net Jul 11 2020 04:20:55 Dept Of Ed/582/nelnet,  
 121 S 13th St, Lincoln, NE 68508-1904  
 13887950 +E-mail/Text: mrdiscen@discover.com Jul 11 2020 04:19:46 Discover, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 13891573 E-mail/Text: mrdiscen@discover.com Jul 11 2020 04:19:46 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13887951 +E-mail/Text: mrdiscen@discover.com Jul 11 2020 04:19:46 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025

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Form ID: 138NEW

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13887954 +E-mail/Text: bknotice@ercbpo.com Jul 11 2020 04:20:57 ERC, PO BOX 23870,  
Jacksonville, FL 32241-3870  
13937728 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 11 2020 04:27:11  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13937685 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 11 2020 04:27:07 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
13887960 +E-mail/Text: BKRMailOps@weltman.com Jul 11 2020 04:20:58 Michael J. Dougherty,  
325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605  
13887961 +E-mail/Text: bankruptcy@midwestloanservices.com Jul 11 2020 04:20:12 Midwest Loan Services,  
Po Box 144, Houghton, MI 49931-0144  
13887962 +E-mail/Text: bankruptcy@midwestloanservices.com Jul 11 2020 04:20:12 Midwest Loan Services,  
P.o. Box 188, Houghton, MI 49931-0188  
13966319 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 04:26:43  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13887966 +E-mail/Text: bkrpt@retrievalmasters.com Jul 11 2020 04:20:51 RMCB, PO BOX 1235,  
Elmsford, NY 10523-0935  
13887967 +E-mail/Text: bankruptcy@sw-credit.com Jul 11 2020 04:20:53 Southwest Credit,  
4120 International Parkway, Ste. 1100, Carrollton, TX 75007-1958  
13909860 +E-mail/Text: electronicbkydocs@nelnet.net Jul 11 2020 04:20:55  
U.S. Department of Education C/O Nelnet, 121 S 13 St, Suite 201, Lincoln, NE 68508-1911  
13887972 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jul 11 2020 04:19:39  
Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  
13887971 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jul 11 2020 04:19:40  
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225  
13936154 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 11 2020 04:26:45 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
13887977 +E-mail/Text: BKRMailOps@weltman.com Jul 11 2020 04:20:58 Weltman, Weinberg & Reis CO., LPA,  
PO BOX 5430, Cleveland, OH 44101-0430  
13887978 +E-mail/Text: bankruptcydept@wyn.com Jul 11 2020 04:21:10 Wynd Discvry,  
10750 W Charleston Blvd, Las Vegas, NV 89135-1048

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14478874\* +American Heritage Federal Credit Union, c/o Michael J. Clark, Esquire,  
Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
13887926\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
13887924\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
13939440\* +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
13887928\* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
13887930\* +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803  
13887936\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
13887937\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
13887938\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
13887932\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
13887933\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
13887934\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
13887943\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
13887944\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
13887945\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
13887947\* +Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
13887948\* +Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
13887949\* +Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
13887923 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 18, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

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Form ID: 138NEW

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

HEATHER STACEY RILOFF on behalf of Creditor American Heritage Federal CU heather@mvrllaw.com,  
Michelle@mvrllaw.com  
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
MICHAEL JOHN CLARK on behalf of Creditor American Heritage Federal Credit Union  
mjclark@logs.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
STEPHEN MATTHEW DUNNE on behalf of Debtor Xay H Dang bestcasestephen@gmail.com,  
dunnesr74587@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Xay H Dang  
Debtor(s)

Bankruptcy No: 17-12004-amc  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
- ☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
- ☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 7/10/20